

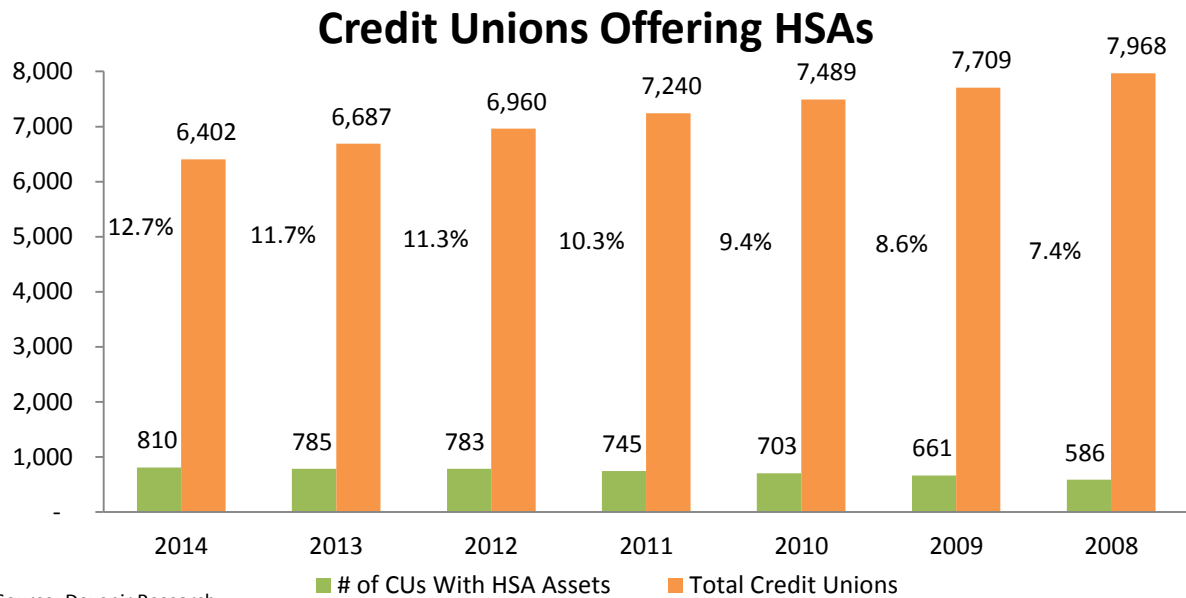
2014 Devenir Credit Union HSA Report

Year-End Credit Union HSA Research Update

REPORT RELEASE DATE:
March 5, 2014



Credit Union HSA Market		
\$988,000,000 HSA Assets held at Credit Unions as of 12/31/2014	20.8% HSA Asset Growth Rate for Credit Unions in 2014	\$2,030 Avg. HSA Balance at Credit Unions as of 12/31/2014
Entire HSA Market		
\$24,183,000,000 Total HSA Assets as of 12/31/2014	25.1% HSA Asset Growth Rate for HSA industry in 2014	\$1,756 Avg. HSA Balance for the HSA industry as of 12/31/2014



Number of Credit Unions With...

Over \$5 Million in HSA Deposits	36
Over \$1 Million in HSA Deposits	159
Over \$500,000 in HSA Deposits	256
With HSA Deposits	810

% of CU's w/ HSA Deposits With...

Over \$5 Million in HSA Deposits	4.4%
Over \$1 Million in HSA Deposits	19.6%
Over \$500,000 in HSA Deposits	31.6%
Over \$100,000 in HSA Deposits	59.8%

% of All Credit Unions That Have...

Over \$5 Million in HSA Deposits	0.6%
Over \$1 Million in HSA Deposits	2.5%
Over \$500,000 in HSA Deposits	4.0%
HSA Deposits	12.7%

Recent Asset Growth Rate Comparison

	2014	2013	2012
CU Growth Rate:	20.8%	23.7%	28.9%
HSA Market Growth Rate:	25.1%	25.1%	27.0%
Difference:	-4.3%	-1.4%	1.9%

About Devenir

Devenir is a leading independent investment advisor and consultant in the health savings account industry. As an early entrant into the HSA market and with its primary business focusing on investment solutions for the consumer driven healthcare market, Devenir has developed a passion and expertise surrounding the HSA industry. Our experience with health savings accounts since their inception in 2004 has given Devenir a unique perspective and keen insight on the growth of health savings accounts and the needs of HSA custodians.



Named to the IHCC and CDHC Solutions 2010, 2011, & 2012, 2014



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Devenir Research Team

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